

COMMUNITY HOLDING COMPANY OF FLORIDA, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3577370	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$77	\$83	7.3%		
Loans	\$50	\$59	18.3%		
Construction & development	\$6	\$6	6.7%		
Closed-end 1-4 family residential	\$10	\$14	44.6%		
Home equity	\$0	\$0	87.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-14.7%		
Commercial & Industrial	\$3	\$3	-7.3%		
Commercial real estate	\$25	\$28	13.8%		
Unused commitments	\$6	\$4	-31.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$5	19.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$4	-29.3%		
Cash & balances due	\$9	\$7	-22.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$69	\$74	7.1%		
Deposits	\$68	\$73	7.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$9	8.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.5%	--		
Tier 1 risk based capital ratio	11.4%	12.4%	--		
Total risk based capital ratio	12.6%	13.7%	--		
Return on equity ¹	-7.2%	2.5%	--		
Return on assets ¹	-0.8%	0.3%	--		
Net interest margin ¹	3.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.0%	0.0%	0.0%	--